

Contact Information	
<b>Hours of Operation:</b> Monday through Friday 8:00 AM to 5:00 PM PST	
Seller Responsibilities	
<ul style="list-style-type: none"> <li>❖ Upload new loan submissions thru Acra Portal: <a href="https://acracorrespondent.com">https://acracorrespondent.com</a> to the 3214 Portal Label Loan Folder: Borrower Name <ul style="list-style-type: none"> <li>• Include-Program Specific Checklist as a separate PDF (located on Acra Portal)</li> <li>• Include-MISMO 3.4 File</li> <li>• LoanNex Registration or Product and Price Engine (PPE) screenshot for Optimal Blue PDF</li> <li>• Upload Loan Submission as a single PDF Document. Label SellerLoanNumber_Borrower.SubmissionPackage</li> </ul> </li> <li>❖ NOTE: All Loans require the following: <ul style="list-style-type: none"> <li>• Two forms of govt. issued ID – One must be Soc. Sec. Card or Processed SSA-89 Form</li> </ul> </li> <li>❖ Upload condition thru Acra Portal: <a href="https://acracorrespondent.com">https://acracorrespondent.com</a> to the 3214 Portal Label Conditions as follows: EvolveLoanNumber_ Borrower Name_ TDoc_DocumentName <ul style="list-style-type: none"> <li>• All conditions (100%) must be uploaded at one time. Piecemeal conditions are not accepted.</li> <li>• Each condition must be a separate PDF and labeled</li> <li>• We cannot review unlabeled conditions</li> </ul> </li> <li>❖ Appraisal(s) can be uploaded as one PDF condition. Include Appraisal XML File</li> <li>❖ Upload closed loan package thru Acra Portal: <a href="https://acracorrespondent.com">https://acracorrespondent.com</a> to the 6314 Portal <ul style="list-style-type: none"> <li>• Submit one PDF for Closing Package-must be final and complete document set provided by closing agent. Label PDF EvolveLoanNumber_ BorrowerName_ClosingPackage</li> <li>• Submit one PDF for Compliance Package.</li> </ul> </li> <li>❖ Non-Trid Loans (DSCR) Label PDF EvolveLoanNumber_ BorrowerName_CompliancePackage <ul style="list-style-type: none"> <li>• Proof appraisal delivery processes were followed <ul style="list-style-type: none"> <li>◦ Verification of receipt of appraisal signed by borrower or ECOA waiver signed by borrower</li> </ul> </li> </ul> </li> <li>❖ TRID Loans <ul style="list-style-type: none"> <li>• Include ALL Disclosures issued to borrower by Seller <ul style="list-style-type: none"> <li>◦ Initial disclosures, LE's, COC's, closing disclosures and Final CD</li> </ul> </li> </ul> </li> </ul> <p><b>NOTE: Uploads that are not properly separated and labeled correctly will not be reviewed and will cause significant delays in having the file and/or conditions reviewed.</b></p>	
Available Products	
<b>Available</b> <ul style="list-style-type: none"> <li>❖ DSCR Investor</li> <li>❖ Bank Statements</li> <li>❖ Full Doc</li> <li>❖ Foreign National</li> <li>❖ ITIN</li> </ul>	<ul style="list-style-type: none"> <li>❖ WVOE</li> <li>❖ 1099</li> <li>❖ P&amp;L</li> <li>❖ ATR-In-Full</li> </ul>

General Information	
<p>Lock Desk hours: 7:30 AM to 3:30 PM Pacific Time, Monday - Friday</p> <p><b>Lock online thru Acra Portal via website:</b>  <a href="https://acracorrespondent.com">https://acracorrespondent.com</a></p> <p><b>Non-Prime Loans:</b> cannot be locked until the file has been reviewed and an Eligibility Review Certificate has been issued.</p>	
<p><b>Fees:</b></p> <p>Admin. Fee:</p> <ul style="list-style-type: none"> <li>• \$995</li> <li>• \$100 Tax Service Fee if not provided by Seller</li> </ul>	<p><b>Citadel Servicing Corporation MERS Number:</b> MERS ID: 1007419</p>

## Pre-Purchase & Post Purchase Requirements

### PRE PURCHASE REQUIREMENTS:

- ❖ Confirmation of MERS # and provide proof of MERS Registration
  - Transfer MERS to Acra Lending **after** loan is purchased This must be done within 48 hours of the being purchased.
- ❖ Seller to provide Life of Loan Tax Service Transfer. If not provided, there will be a charge of \$100 reflected on the Purchase Advise.
- ❖ Seller to provide payment history from date of loan funding. Payment history must include full itemization of Escrow Account
- ❖ Seller to provide Good Bye Letter
  - Must be dated for the date of Purchase
  - Transfer effective – 16 calendar days after purchase date
  - Stop receiving payments 15 calendar days after purchase date
  - Start accepting payments 16 calendar days after purchase date
  - Good Bye Letter to be signed by authorized representative of Seller
  - New Service should read as follows:
    - Citadel Servicing Corporation  
PO Box 105178  
Atlanta, GA 30348-5178  
855-864-7843

### POST PURCHASE REQUIREMENTS:

- ❖ Seller to provide proof of transfer of Flood Cert.
  - Citadel Servicing Corporation dba Acra Lending ISAOA  
3 Ada Parkway, Suite 200A  
Irvine, CA 92618  
Loan # 900XXXX
- ❖ Seller to provide proof of transfer of Hazard Insurance Mortgagee transfer to:
  - Citadel Servicing Corporation dba Acra Lending ISAOA  
3 Ada Parkway, Suite 200A  
Irvine, CA 92618  
Loan # 900XXXX

Collateral Delivery Address	
<p><b>Collateral Delivery Address:</b> Provide original Note, Certified copy of Mortgage, Bailee Letter and Executed Allonge made payable to Citadel Servicing Corporation dba Acra Lending</p> <p>Citadel Servicing Corporation dba Acra Lending 3 Ada Parkway, Suite 200A Irvine, CA 92618</p>	<p><b>Note Endorsement:</b> Citadel Servicing Corporation DBA Acra Lending Recourse (Seller) (Signature of Officer) (Officer's Name and Title)</p>
Trailing Documents	
<p><b>Trailing Documents to be sent to:</b> <b>Citadel Servicing Corporation</b> <b>3 Ada Parkway, Suite 200A</b> Irvine, CA 92618 Loan # 900XXXX</p>	<ul style="list-style-type: none"> <li>❖ Original recorded security instrument,</li> <li>❖ Original Recorded Deeds and POA's</li> <li>❖ Original recorded assignments to Acra,</li> <li>❖ Original Final Title Policy</li> </ul>